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III. PHILANTHROPY, CHARITIES AND SOCIAL PROBLEMS.

Ohio State Conference on Charity.—Among the eighteen State Conferences of Charities and Correction held within the last six months especial mention should be made of the Ohio Conference. The discussion, much of which was extemporaneous, was upon very definite, concrete problems, such as "Should the state aid in placing children in families, and in the after-supervision of such children?" "Is it the duty of county visitors to let a report go to the local papers before the yearly report, as a whole, is sent to the State Board of Charities?" "Should children be placed near their former homes or at a distance therefrom?" "Does Ohio need a state agent to investigate the circumstances of foreigners who become public charges within one year after their arrival, with a view to having them returned to the countries from which they came?"

The proceedings of the Ohio Conference above mentioned have recently been published in the official Bulletin of the State Board of Charities. A study of this pamphlet would be of service to all who have any responsibility for programs of similar conferences and conventions.

Loans to the Poor.—One of the most vexatious and burdensome impositions upon the poor is the system of loans by chattel mortgages and the extortionate rate of interest charged upon these loans. It is doubtful whether the individual lenders often make exceptional profits from this business, notwithstanding the absurd charges which they make, since the system tempts to dishonesty, and to failure to meet obligations even when there is no such intention on the part of the borrower. An instance which has come under the observation of the writer will illustrate the ordinary procedure in connection with such loans as made in New York City, typical, however, of the business in other American cities as well.

A woman of excellent character and with a reputation for thrift and careful management, in an emergency applied to a loan company for the sum of \$25. She gave her note for this amount but received in cash only \$19, the difference representing the charge for appraisement and other incidental expenses. The law permits the lender to charge 3 per cent a month for the first two months and 2 per cent thereafter for the first year. As a result the loans are made for two months only, and at the end of this period the loan must be repaid and a new loan negotiated with \$5 or \$6 charges for appraisement, etc., as at the time of obtaining the original loan. At the end of four months the bor-

rower had paid in all \$15, only \$4 less than the original amount obtained but with no portion of the principal of her debt as yet discharged, the loan having been twice repeated. The lender considered himself entitled to the entire \$25 with interest at the rate of 36 per cent per annum upon that amount from the time when the loan was made. When asked whether his client was not paying \$40 in return for her \$20 he responded that she was doing nothing of the kind, that according to his method of figuring, he had loaned her \$75!

As there was a possibility of disagreeable publicity, however, he expressed a willingness to compromise for \$15 in cash but desired to regard the remaining \$10 as a contribution to the society which had become interested in the matter.

A case is cited by the Associated Charities of Milwaukee in which a man had paid \$7.50 a month on a loan of \$75, and after having paid \$15 more than the principal still owed the entire \$75.

The Workingmen's Loan Association of Boston, the Buffalo Provident Loan Company, the St. Bartholomew's Loan Agency of New York City are among the attempts to combat this evil by the organization of rival companies upon a business basis, loaning money at a moderate rate. A paper on the subject was presented at the Cincinnati National Conference of Charities and Correction by Miss Mary L. Birtwell, General Secretary of the Associated Charities of Cambridge, Mass., but with the exception of the organization of the State Pawn-ers' Society of Chicago little progress has been made since that time in remedying the evil. The difficulties are greater than in the case of pawnshops, since in the latter the lender has possession of the goods and can thus prevent the borrower from making away with them, and from causing them to deteriorate in value.

Housing Reform.—The movement for housing reform which has had so notable a development in New York during the past two years, resulting in the passing by the legislature of the four bills recommended by the Tenement House Commission, has spread also to other American cities. In Chicago a new society, known as the City Homes Association was formed about a year ago and it has been conducting a scientific and thorough investigation of housing conditions in Chicago. It is understood that a report embodying the result of this investigation will soon be issued setting forth for the first time in a scientific form what the conditions are in that city. A similar investigation has recently been started in Kansas City through the Bureau of Associated Charities; a company having been formed to build small cottages in the outskirts of the city and to remove thereto a number of families now living in the "packing house district." Free transportation for one year has been secured for the heads of these

families and after this period a five-cent fare is to be charged. It is expected that the electric line will bring the men to their work within fifteen minutes. Twelve families are to move out to this colony during this spring. The houses are to contain three or four rooms, each with half an acre of land around them and are to cost from \$450 to \$600. In addition to this scheme for providing suburban homes for the wage-earners of Kansas City, a movement is also being started to secure a proper code of tenement laws and ordinances.

In Philadelphia the Octavia Hill Association, formed about four years ago, is quietly carrying on its successful work. This association buys up small dwellings and tenements of moderate size and puts them in order and properly manages them, making a point of renting them to the really poor people of the city. Many of these houses, before the Octavia Hill Association took hold of them, were dangerous to health and a disgrace to Philadelphia. The change that has taken place under the management of this association is most beneficent. Through a system of proper management and friendly rent collecting the association has accomplished extremely satisfactory results. Dividends of 4 per cent upon the stock have been paid during the past year and the association has no outstanding debts.

There is hardly any large American city in which similar associations should not be formed to manage properly tenement house property, and in which results would not be of incalculable benefit to the laborer.

Charities Directory of Frankfurt a. M.—The first Charities Directory of Frankfurt-on-the-Main has been published by the *Stadtbund der Vereine für Armenpflege und Wohlthätigkeit* of that city. It is a volume of 179 pages and is classified somewhat after the plan of the New York and Boston charities directories. The association which publishes the volume was founded in 1899. Its object is to unite the various charitable and philanthropic agencies of the city and to promote co-operation among them by means of conferences and otherwise. The expenses of the *Stadtbund* are borne by appropriations from the various constituent societies and by voluntary contributions.

Wages in Siam and in Switzerland.—The United States Consular Report for March contains an interesting note on wages and prices in Siam based upon the personal investigations of the consul general. The wages of day laborers are represented to be from fifteen to thirty cents per day in gold, while farm hands earn from \$12 to \$13 and living expenses per season. It is unnecessary to quote the prices of food and articles given in the table since the articles enumerated "do not enter into the living of the laboring man or the mechanic

to any great extent." "The laborer with wages from fifteen to thirty cents a day sits upon the floor in his home, sleeps upon a grass mat, cooks on a box of earth or an earthen crock for a stove, and eats his fish, rice and simple vegetables out of the same dish with his family, without fork or knife or spoon. Eggs, which are very cheap, he has at times; chicken on rare occasions, and . . . beef is almost unknown in the common laborer's meal."

* * * * *

"Nature is most kind in this tropical climate, and yet, with all her gentleness, the death rate among the poor is enormous.

"The mechanics [the majority of whom are Chinese] differ from the laboring classes in that they live together, more closely packed, as tenants, in large bamboo or wooden houses that modern ideas have brought into the city (Bangkok)."

It is reported that while wages have advanced during the last twenty years some 75 or 80 per cent, the staple articles upon which the natives depend for food have advanced on an average 309 per cent during the same time.

Mr. Walter B. Scaife in an article in the *Forum* for March on Labor Conditions in Switzerland refers to a systematic attempt made in 1895 to compile the wages of labor in Switzerland. The year covered by the statistics was 1893. Among the trades, divided into fifteen categories, and including more than 78,000 persons, the wages of 65,204 workers were ascertained. Of these 1,563 received 1 franc or less per day; 3,946 earned more than 5 francs a day, while only 41 were paid more than 10 francs per day. 31.8 per cent of the workers in cotton factories earned from 1.51 franc to 2 francs per diem. 85.5 per cent of the silk workers earned 3.50 francs or less per day. For woolen goods the condition was still less favorable, 32 per cent working for wages between 1.51 francs and 2 francs a day.

From a table of average wages for the first half of 1899 it is learned that builders receive as high as 55 centimes an hour; stone masons from 5 to 6 francs a day, and carpenters up to 50 centimes an hour.

Many of the Swiss workers live chiefly on bread and cheese, tasting meat but twice a week, replacing it on other days with vegetables or macaroni, and frequently satisfying their hunger with fried potatoes. The custom, however, of feeding the laborers in the factories is constantly gaining ground. One proprietor goes so far as to provide food five times a day, including two meals with meat dishes.

The cost of lodgings in Switzerland as elsewhere is not only out of proportion to the wages earned but also relatively far dearer than that of the higher-priced apartments. Moreover there is a lack of lodgings at prices within reach of the working classes. In Basle a law was

passed in 1900 covering rented houses and including the sleeping rooms of domestics, house laborers and apprentices. The law provides for the creation of a house commission and a corps of inspectors empowered to visit houses without previous notice. This law included, however, so many innovations and involved restrictions on the privacy of the home to such an extent that the referendum was demanded and the measure was defeated.

Mr. Scaife's article concludes with a brief account of the rejection through the referendum of the compulsory insurance law of 1899. Since February 1, 1899, in the canton of Neuchâtel under which five local mutual insurance companies have turned over their policies and funds to the government institution, 7,971 life insurance policies, aggregating 6,722,757 francs, were in force on December 31, 1899, under this system.

Charity Organization in Small Cities.—At the National Conference of Charities and Correction, held in Cincinnati in 1899, there were frequent inquiries, as there usually are at the National Conference, concerning the adaptation of organized charity to small communities. In the interval since that meeting the secretary of the Associated Charities of Dayton, Ohio, has collected information concerning the actual conditions in eighty-three cities of Ohio of a total of ninety from which information was sought. In January, 1900, the average population of these cities was 10,200. The results obtained were submitted to the Tenth Annual Conference of Charities and Correction at Dayton in October, 1900.

Fifty-seven correspondents gave the name of some society in their respective towns that claimed to look after the poor in their homes to a greater or less degree. Twelve reported that they had no such society, and an equal number did not answer this question. The principal "recognized private charitable organizations" in fifty-two cities were as follows: Women's Relief Corps, fourteen cities; King's Daughters, four; various relief and benevolent societies apparently not affiliated with any religious organization, twelve; Needlework Guild, two; Associated Charities, so-called, twelve; Dorcas Society, three; Humane Society, two; Women's Christian Temperance Union, one; Young Women's Christian Temperance Union, one; City Mission, one.

Forty-one cities answered the questions concerning the scope of their work. The purpose of one is "to improve the condition of the poor;" thirty-three are for general relief; three for relief, but especially for children. One of the principal objects of a certain society is "consolidation of all relief societies." One is organized to make new garments for the poor; one looks after the interests of the sick

poor, while one says with some degree of ambiguity that "their society does what associated charities usually do."

It was discovered that men are the directors or principal officers in twelve of the twenty-eight societies which were organized for the definite purpose of caring for the poor of the community. Twelve have only women on their official boards, while the remaining four have men for treasurers or other positions not directly connected with the management. The twenty remaining societies from which information was obtained regarding their list of officers are in charge of women, but in none of these societies apparently was the general relief of the poor the primary purpose of the organization.

Mr. Edward A. Fay's paper was supplemented by another from Mr. W. S. Eagleson, superintendent of the Associated Charities of Columbus on the Need of a State Committee on Organization of Associated Charities. This committee after discussion was duly appointed under the chairmanship of Mr. Fay. The duty of the committee is described as follows : To create a desire for improved conditions in charitable work ; to meet this desire by furnishing literature and information ; to advise with existing organizations in various cities and to infuse into them the proper spirit ; and to act as a bureau of information upon questions which may perplex those who are new in the work of organized charity.

National Conference of Charities and Correction.—The National Conference of Charities and Correction will hold its twenty-eighth annual session in Washington, D. C., beginning on the evening of Thursday, May 9, and continuing until the evening of Wednesday, May 15. There is every indication that the conference will be an exceptionally interesting one, and that the attendance will be unusually large. An exceptional opportunity is afforded the conference by reason of its meeting at the National Capital.

The conference sermon will be preached by the Rev. George Hodges, D. D., dean of the Episcopal Divinity School, Cambridge, Mass. His subject will be "The Progress of Compassion."

A special feature of the conference will be the preaching of a number of sermons in Washington churches on the conference Sunday, by eminent preachers from all parts of the country on "The Application of Religion to the Social Problem," with special reference to the alleviation and care of social evils and their victims. Mr. Amos W. Butler, secretary of the Board of State Charities of Indiana, chairman of the Committee on Destitute and Neglected Children, will present the report of the committee. He will be followed by Professor Charles R. Henderson, D. D., of the University of Chicago, in an address on "The Neglected Child of a Neglected Country." This

committee will also hold three section meetings, at one of which "Boards of Childrens' Guardians" will be discussed by Mr. Alexander Johnson, superintendent of the Indiana School for Feeble-Minded Youth, and by representatives of the boards of guardians of District of Columbia, New Jersey and Indiana.

"Child Saving Work under State Supervision and Child Saving Work without State Supervision," will be discussed by Mr. Joseph P. Byers, secretary of the Board of State Charities of Ohio. The committee will hold a joint session with the committee on Juvenile Reformatories and Industrial Schools, at which the George Junior Republic will be discussed by Mr. Thomas M. Osborne, president of the board of managers of the Republic; Mr. Theodore F. Chapin, superintendent of the Lyman School for Boys, Westboro, Mass.; Mr. Charles H. Bradley, superintendent of the Farm School, Thompson's Island, Boston, and Mrs. Julia E. Work, superintendent of the Work Orphans' Home, Plymouth, Ind.

At the general session of the committee on Juvenile Reformatories and Industrial Schools, Mr. Edwin P. Wentworth, superintendent of the State Reform School of Maine, will submit the report of the committee on the "Origin and Development of the Juvenile Reformatory." He will be followed by Mr. William G. Fairbank, superintendent of Connecticut Industrial School for Girls, in a paper on "Girls' Reformatories and Their Inherent Characteristics."

Besides the joint session with the committee on Destitute and Neglected Children already mentioned, there will be a meeting for women superintendents only, in charge of Mrs. L. U. de Bolt, superintendent of the Missouri Industrial Home for Girls, and Mrs. Elizabeth Clohan, superintendent of the West Virginia Industrial School for Girls. Simultaneously a meeting for men superintendents only, in charge of Mr. Lyman D. Drake, superintendent of the Missouri State Reform School, will be held.

Mr. Franklin H. Nibecker, superintendent of the House of Refuge, Glen Mills, Pa., will present a paper on "Some Inquiries Concerning the Mental Capacity of Juvenile Delinquents." The discussion on this paper will be opened by Mrs. Lucy N. Sickles, superintendent of the Michigan Industrial Home for Girls.

"Alcohol as a Cause for Degeneracy" will be presented by Mrs. Ophelia L. Amigh, superintendent of the Illinois Home for Juvenile Female Offenders. The discussion at this meeting will be opened by Mrs. Elizabeth Clohan.

"Expansion as Applied to Juvenile Reformatories" will be presented by Mr. C. D. Hilles, superintendent of the Boys' Industrial School, Lancaster, Ohio.

A paper will be read by Mr. Ira Otterson, superintendent of the New Jersey Reform School, and will be discussed by the section.

Miss Zilpha D. Smith, general secretary of the Associated Charities of Boston, is chairman of the committee on "Needy Families in their Homes." The general session of the committee will be opened by the chairman, Mr. Jeffrey R. Brackett, president of Department of Charities and Correction of Baltimore, who will speak on "Present Opportunities for Training in Charitable Work." He will be followed by Mr. John Graham Brooks, of Cambridge, Mass., in a paper on "Some Problems of the Family."

This committee will have three section meetings. At one "Co-operation" will be spoken of by Miss Mary E. Richmond, general secretary of the Society for Organizing Charity of Philadelphia. At another, Dr. Lee K. Frankel, superintendent of the United Hebrew Charities of New York, will speak on "Unusual Forms of Relief." The third session will be devoted to "Friendly Visiting." A number of friendly visitors, each representing a different society, will tell of personal experiences in visiting among the poor.

The program of the general session of the committee on the "Insane" will include the report of the committee by George F. Keene, M. D., superintendent of Rhode Island Hospital for Insane, on "Public Policy in Treatment of the Insane during the Nineteenth Century," and there will be papers by A. B. Richardson, M. D., superintendent of the United States Hospital for Insane, Washington, D. C., on "What Should be the Legal Requirements for the Commitment of Insane Persons to Hospitals for the Treatment of their Disease," and by L. Pierce Clark, M. D., of Craig Colony, New York, on "Some Suggestions for Colonies and Psychopathic Hospitals for the Insane." There will probably also be a second meeting of this committee.

At the general session of the committee on Care of Feeble-Minded and Epileptics, W. L. Polglase, M. D., superintendent of the Michigan Home for Feeble-Minded and Epileptics, chairman of the committee, will report on the "Evolution of the Care of the Feeble-Minded and Epileptics during the Nineteenth Century." There will be papers by A. C. Rogers, M. D., superintendent of the Minnesota School for Feeble-Minded, on "Legal Restrictions on the Marriage of the Unfit," and by Margaret Bancroft, of the Training School for the Feeble-Minded, Haddonfield, N. J., on "Classification of the Mentally Deficient.

The report of the committee on Treatment of the Criminal will be presented by its chairman, Mr. Charlton T. Lewis, president of the

New York Prison Association. The subject of the report will be "How the State ought to Deal with Crime."

The report of the committee on Legislation Concerning Charities will be presented by Professor W. W. Folwell, of the University of Minnesota. Its subject will be "Consideration of Causes and of the Relative Value of National and State Legislation." The report will be discussed by Frederick H. Wines, LL. D., Mr. Edward T. Devine, general secretary of the New York Charity Organization Society, and Professor Frank A. Fetter, of Cornell University.

Professor Frank A. Fetter, chairman of the committee on "Division of Work between Public and Private Charity," is engaged in a careful study of the laws and practice of different states with regard to the granting of public subsidies to private charities. His report will be submitted at the general session of the committee. He will be followed by one or two other experts on this subject. This committee will also have a section meeting on "The Respective Spheres of Public and Private Charity in Regard to Outdoor Relief."

The Columbian University has offered its buildings to the conference for its use.

The National Association for the Study of Epilepsy, of which William P. Letchworth, LL. D., is president, will hold its annual session in Washington on the afternoons of May 14 and 15.

Immediately after the adjournment of the conference the Association of Officers of American Institutions for Feeble-Minded will hold its annual session in Baltimore.

The Cuban Orphan Society.—The second report of the Cuban Orphan Society, written by the secretary, Miss Laura D. Gill, who is the new dean of Barnard College, presents an interesting account of the work accomplished by that society during the past year. The problem which the society encountered divides itself into three sections: First, the condition of the very poor half-orphans under six years of age; second, the condition of the same class of children between the ages of six and fourteen; third, the preparation of these children for self-support, and an intelligent response to the duties of maturity. For the class of children first mentioned, kindergartens are maintained in three provinces, which provide accommodations for about two hundred children. The state now provides instruction for the second group of children; though school attendance is compulsory, the law cannot be rigorously enforced because many of the parents are too poor to provide even the necessary clothing for their children. But little has yet been done to provide technical training for the third group, though a beginning has been made at Matanzas. A summariza-

tion of the work of the society shows that 777 persons are now receiving instruction through its efforts.

Care of the Insane.—The *Charities Review* calls attention to the uniformity of method and of origin in the revival movements for improved care of the insane in various states. Recently New Hampshire has been awakened to the conception that neglect of the insane is abuse, and that the insane in that commonwealth have been neglected. At the Third Conference of Charities, held in Concord, on March 13, the discussion of this subject engaged nearly its whole time, and became very animated. It was presented by addresses from an expert physician, a theologian, and a lawyer, but all agreed in the main to the chief fact stated above, and its remedy. The economic, the ethical and the medical phases of the question, as it is related to the present non-care of the insane in county almshouses, against enlightened care in state institutions, was well presented. They are, however, sufficiently true and well known to those acquainted with the history of state care in New York. The whole discussion was focused on state care for the insane, and it seems probable that New Hampshire will soon be added to the column of states which act on the principle that "if a thing is worth doing at all, it is worth doing well." It seems probable that the present movement is an outgrowth of the inquiry which followed the burning of forty-five insane in the Strafford county almshouse a few years since.

Michigan, which is one of the banner states in its provision of charitable institutions for indigent defectives, is providing for a new state hospital for the insane.

Vacant Lot Cultivation in Philadelphia.—The fourth annual report of the Philadelphia Vacant Lots Cultivation Association records an interesting change in general policy, and also an interesting development of an allied method of providing employment. The latter is the raising of Belgian hares for their meat and fur. It is ascertained that from a trio of these hares it is possible to have in a year a family of between two and three hundred, each of which will weigh four or five pounds. The animals require little care and no food except the waste from the gardens, and a back yard provides all the space needed. The industry might not be suited to a city of tenement-houses, but where the wage-earner occupies an independent house, it would seem quite as practicable as vacant-lot farming.

The change of policy in the association, to which reference has been made, results from an improvement in industrial conditions since the time when potato-patch gardening was first inaugurated.

The report states that able-bodied men and women can now usually find work. But modern industry has little use for those who are not

able, strong and efficient. The opinion is justified, therefore, that there is need for work rather than almsgiving for a large number of aged persons, and those otherwise incapacitated for regular employment under modern conditions. The association has a permanent field of usefulness in bad and good times alike in administering to the needs of the aged, the weak and partially disabled, and its work should be especially adapted to their needs.

The Charities Chapter of the New Charter of the City of New York.—The New York Legislature has adopted the report of the Commission which has thoroughly revised the charter of Greater New York. Some changes have been made by committees of the two branches, but the provisions for a single-headed commission for the Department of Charities, for the establishment of a children's court, and for the creation of a new department of public hospitals, have been retained, together with the various minor changes affecting the Department of Charities, as reported by the Commission.

Women Wage-Earners in New York.—A committee appointed by the Alliance Employment Bureau of New York City has investigated seven different occupations for women wage-earners in that city. The results of the investigation are summed up as follows: First, the wages of unskilled labor are either stationary or sinking; second, there is plenty of room for skilled labor in dressmaking, stenography, and laundry work; third, the introduction of machinery has complex results, but, generally speaking, it reduces the wages paid to hand workers and temporarily raises the machine piece-work wages. The report of the committee expresses the conviction that the training of girls to become skilled wage-earners and the opening up of new occupations are the two practical means of advancing the interests of wage-earning women.

The Treatment of Consumptives.—The State of Texas has isolated her consumptive convicts. Wynne Farm, the site of this isolation hospital, is described as an ideal consumptive camp. On this farm no one is required to work beyond his strength, but all are required to go into the open air and sunshine when their strength admits of their leaving their beds. There are at present fifty-nine men in the camp, and they are reported to appear as the healthiest men among the convicts, although many of them were sent to the farm apparently in the last stages of consumption. If the principal object of imprisonment is reformation, this humane policy will be more likely to contribute to the desired end than that which has prevailed, for example, in Sing Sing Prison, where a sentence of prolonged imprisonment has come to be regarded as in effect a sentence to tuberculosis. The incident, however, is chiefly interesting as another indication of the

awakening interest in the possibility of stamping out the scourge of consumption.

In Illinois, on the other hand, an appreciable decrease in the death rate from tuberculosis has been brought about by isolation within the penitentiary.

Consumption has been placed on the list of contagious diseases by the Philadelphia Board of Health. Physicians must report to the health officer all cases and deaths. It is not the intention of the board to isolate victims of the disease; the work is to be purely educational. It will consist in offering advice in regard to precautionary methods. Medicines and disinfectants will be supplied to worthy poor patients.

The Board of Health of Boston, has lately adopted the ruling that tuberculosis is to be treated in the same manner as any contagious disease, and that patients suffering with tuberculosis may be removed from their homes by order of the Board of Health. A new building is about to be erected on Long Island in connection with the hospital there, which will be used chiefly for destitute persons suffering with this disease.

The Rocky Mountain Industrial Sanitarium has been incorporated in Colorado. It aims to be national in scope, and its purpose is to aid tuberculosis patients in poor or moderate circumstances who go to the mountain states in the hope that the climate will aid in effecting a cure, but who, either from lack of means or from lack of proper direction, are immediately placed under conditions which preclude improvement or recovery. The plan provides for the erection of a sanitarium about twenty miles from Denver, to be conducted as an industrial colony.